

Optional Long Term Care Insurance

Long term care (LTC) insurance helps pay the cost of care to help you eat, bathe, get dressed or perform other “activities of daily living” that you can no longer do yourself because of severe physical or mental impairment (such as Alzheimer’s disease). The benefit amount depends on the coverage you buy. The care can be received in a variety of settings, including your own home, assisted-living facilities, nursing homes or hospice facilities. Coverage is available for yourself and family members, including your parents.

NOTE: Long-term care insurance is not the same as short-term or long-term disability insurance. For details about these types of insurance, see the Income Protection section of your *Inside Metro Human Resources Guide*.

***FAST FACTS* about Long Term Care Insurance**

Eligibility	<ul style="list-style-type: none">• Employees who are eligible for other Metro benefits and their families• Metro pensioners and their families
Benefit Amount	Depends on the coverage you buy
When Benefits Begin	After a 90-day waiting period
Length of Benefit	Varies by coverage
Cost	You pay the full cost of coverage at group rates

***FOR DETAILS* about Long Term Care Insurance**

Call Prudential at **800-732-0416** or link to Prudential through the “New Benefits for Employees” section of **www.nashville.gov**.

About This Document

This document provides an overview of Metro’s long-term care insurance. It is intended for informational purposes only. If there is a difference between this overview and the official plan documents, the plan documents will govern. The insurance carrier has sole jurisdiction over this benefit.

Eligibility for Payment of Benefits

To qualify for benefits, you must be confirmed as having a chronic illness or disability by a licensed health care practitioner. A chronic illness or disability is defined as:

- A severe cognitive (mental) impairment that requires substantial supervision to protect you from threats to health and safety, or
- A loss of the ability to perform, without substantial assistance, at least two activities of daily living (bathing, continence, dressing, eating, toileting and transferring)

Eligibility

You are eligible to enroll in LTC insurance if you are:

- A Metro employee who is eligible for other Metro benefits
- A Metro pensioner
- A family member of a Metro employee or pensioner

Cost

You pay the full cost of LTC insurance at group rates. Group rates are generally lower than rates for individual coverage. For LTC rates, contact the insurance carrier.

Unlike other optional benefits, the premium for this benefit is not deducted from your paycheck. Instead, the insurance carrier will send a bill to your home.

When LTC Coverage Begins

The date LTC coverage begins will depend on when you enroll:

- If you enroll during an Annual Enrollment, see your Enrollment Guide for the effective coverage date.
- If you enroll when hired, your LTC coverage will start the first day of the month beginning on or after 30 days of continuous employment.

When LTC Coverage Ends

LTC coverage ends when any of the following occur:

- you discontinue coverage
- you leave your job at Metro
- you are no longer an eligible employee or
- the plan is terminated

Late Enrollment Penalty

If you do not apply for LTC coverage within 31 days of becoming eligible, you will be subject to medical underwriting.

Benefit Amounts

LTC insurance pays a dollar benefit toward the cost of long-term care. The amount of the benefit depends on the LTC coverage you buy. Contact the insurance carrier for the plan options available to you and your family members.

Tax-Free Reimbursement of LTC Expenses

If you are enrolled in a health care Flexible Spending Account, you may be able to reimburse yourself with tax-free dollars for long-term care expenses not covered by LTC insurance.

For more about Flexible Spending Accounts — what they cover, how they work, and how to enroll — see the Income Protection section of your *Inside Metro Human Resources Guide*.

Automatic Re-Enrollment

Once you enroll in LTC insurance, you do not need to re-enroll each year. Your coverage will automatically continue until you elect to discontinue it.

Discontinuing LTC Coverage

You may drop LTC coverage at any time. Consult the LTC carrier for details on the Non-Forfeiture Benefit, Shortened Benefit Period Option.

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